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PATENT  
USSN 09/745,978

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: Chinnappan, et al.  
Serial No.: 09/745,978  
Filing Date: December 22, 2000  
Examiner: Carlos Lugo  
Confirmation No. 8477  
Group Art Unit: 3677  
Title: *System and Method for Facilitating Electronic Commerce Transactions*

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*Willie Jiles*

Willie Jiles

Dear Sir:

**Response Pursuant to 37 C.F.R. § 1.116**

In response to the final Office Action mailed November 18, 2003, Applicants respectfully request the Examiner to reconsider the claims in view of the following amendments and remarks. Please amend the Application as follows.